

SUBSTITUTED TRUSTEE

WHEREAS, Shannon L. Scott and wife, Shana M. Scott, executed a Deed of Trust to Robert B. Robinson, Trustee for First Trust Mortgage Company, under the date of June 9, 1999, recorded in Book 1120 at Page 432 of the records in the office of the Chancery Clerk of DeSoto County, Mississippi, reference to which is hereby made, and,

****See Exhibit "A" attached hereto and incorporated herein for reference to Assignments if applicable****

WHEREAS, the aforesaid North American Mortgage Company, has elected to substitute Marc K. McKay as Trustee in and for the above described Deed of Trust and the indebtedness secured thereby in lieu and in place of Robert B. Robinson as Trustee or any subsequent Trustee.

NOW THEREFORE, North American Mortgage Company, the present owner and holder of the above described Deed of Trust, acting by and through its duly authorized officers, does hereby substitute and appoint Marc K. McKay as Trustee in place of Robert B. Robinson and does hereby confer upon the said Marc K. McKay, full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid Deed of Trust.

STATE MS.-DE SOTO CO.
FILED

JUL 13 11 08 AM '00

BK 1228 PG 520
W.E. DAVIS, CLK.

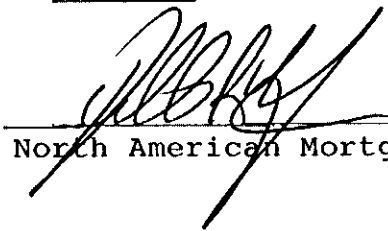
EXHIBIT "A"

WHEREAS, First Trust Mortgage Company, assigned said Deed of Trust to North American Mortgage Company, under the date of June 9, 1999, recorded in Book 1121 at Page 13 of the records of the office of the Chancery Clerk of DeSoto County, Mississippi, and re-recorded in Book 1148 at Page 620 of the records of the office of the Chancery Clerk of DeSoto County, Mississippi, reference to which is hereby made, and,

ANNETTE CORBIN - Substitute Trustee - Boles.frm

BK1228PG0522 Page 2

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and
through its duly authorized officer(s), this the 1st day of JUNE,
2000.



North American Mortgage CompanyBY: Timothy R. HapemanVice President

Name and Title

STATE OF NEW YORK :COUNTY OF ORLEANS :

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said county and state, on this 11th day of July, 2000, within my jurisdiction, the within named Timothy R. Hapeman, who acknowledged that () he is the Vice President of NORTH AMERICAN MORTGAGE COMPANY, a New York Corporation, and that for and on behalf of the said corporation, and as its act and deed, () he executed the above and foregoing instrument, after first having been duly authorized by said corporation so to do.

Tammera Wells
NOTARY PUBLIC

MY COMMISSION EXPIRES:

Prepared by:

Marc K. McKay
MCKAY & SIMPSON, PLLC
Attorneys at Law
665 Highway 51, Suite A
Ridgeland, Mississippi 39157
(601) 856-5794

TAMMERA A. WELLS
Notary Public, State of New York
No 01WE5086972
Qualified in Orleans County
Commission Expires October 27, 2001